



625 State Street, PO Box 2207
 Schenectady, NY 12301-2207
mvphealthcare.com

August 7, 2024

Michael Barber
 General Counsel
 Green Mountain Care Board

Re: 2025 Vermont Exchange Rate Filing - Individual
 SERFF Tracking #: MVPH-134081032
 2025 Vermont Exchange Rate Filing – Small Group
 SERFF Tracking #: MVPH-134081005

Dear Mr. Barber:

This letter is in response to your correspondence received 07/26/24 and 07/30/24 regarding the above-mentioned rate filings. The responses to your questions are provided below.

1. For MVP’s 10 most common mental health CPT codes:
 - a. Provide MVP’s reimbursement for mental health visits in VT and bordering locations.
 - b. Provide a comparison of MVP’s reimbursement to other payers’ reimbursement in VT and bordering locations. Provide the source of the information used for the comparison.

Response: Please see the table below with MVP’s reimbursement for mental health visits in Vermont as compared to other payer’s reimbursement. The 10 most common mental health CPT codes were identified by the highest total allowed dollars, which were sourced from our system claims. MVP increased many of its behavioral health fee schedules for its commercial population in New York effective 5/1/24, which is not reflected in this analysis.

	Allowed	Units	Allowed / Unit
Commercial NY	\$17,420,511	249,110	\$69.93
Commercial VT	\$4,840,556	49,149	\$98.49
Medicare	\$2,707,605	28,286	\$95.72
Medicaid	\$54,009,870	626,359	\$86.23

10. Provide a breakdown of each Vermont hospital’s commercial rate commitments over the past five years, whether those commitments were exceeded, and, for each commitment that was exceeded, whether relief was granted by the hospital.

Response: Please see the table below. For the hospitals that are part of the University of Vermont Health Network (UVMC, CVMC and Porter), the numbers do not tie out exactly due the nature of the contracts (where some services are a percentage of billed charges and some services are a negotiated fee schedule) and the nature of the analysis. Additionally, the fee schedule changes are not controlled by MVP, and therefore some difference in the amount of services subject to the different contract types may be applicable.

This is confidential material.



625 State Street, PO Box 2207
 Schenectady, NY 12301-2207
mvphealthcare.com

Hospital	GMCB Annual IP+OP Approved Trends				MVP Contracted IP+OP Trends			
	20 vs. 19	21 vs. 20	22 vs. 21	23 vs. 22	20 vs. 19	21 vs. 20	22 vs. 21	23 vs. 22
Brattleboro Memorial Hospital								
Central Vermont Medical Center (CVMC)								
Copley Hospital								
Gifford Medical Center								
Grace Cottage Hospital								
Mt. Ascutney Hospital								
North Country Hospital								
Northeast Vermont Regional Hospital								
Northwestern Medical Center								
Porter Medical Center								
Rutland Regional Medical Center								
Southwestern Vermont Medical Center								
Springfield Hospital								
University of Vermont Medical Center (UVMC)								

If you have any questions or require any additional information, please contact me at ebachner@mvphealthcare.com.

Sincerely,

Eric Bachner, ASA
 Director, Commercial Market & Valuation Actuary
 MVP Health Care, Inc.

This is confidential material.